




## Presentation of a Digital Transformation Model for Customer Experience in Insurance Products (Case Study: Asmari Insurance)

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## 1. Round 1

### 1.1. Reviewer 1

Reviewer:

While the methodology is generally well-explained, greater detail on the thematic analysis process, particularly the criteria for theme identification and the transition from qualitative to quantitative analysis, would enhance understanding and replicability.

The discussion offers valuable insights into the implications of digital transformation in insurance. However, a more detailed comparison with existing models or theories in digital transformation outside the insurance sector could provide a broader perspective on the study's contributions.

The authors mention limitations towards the end, but a clearer delineation of these limitations within the discussion could help frame the findings in context, especially in terms of generalizability and the model's applicability in different insurance settings or geographies.

Given the digital context of the study, expanding on ethical considerations, especially around data privacy and the use of AI and machine learning, would be pertinent.

There are minor typographical and grammatical errors that need rectification. Additionally, ensuring consistency in formatting figures and tables will improve the manuscript's presentation.

Some references are relatively dated considering the rapid evolution of digital technologies. Where possible, include more recent studies to reflect the latest advancements and discussions in the field.

Authors revised the manuscript and uploaded the new document.

## 1.2. Reviewer 2

Reviewer:

The literature review should be expanded to include a broader range of studies, particularly those addressing digital transformation challenges and strategies in industries similar to insurance. This could provide a richer theoretical framework for the study.

The selection process for participants, especially the criteria for considering someone an expert in the insurance industry, needs clearer justification. A more detailed explanation of the sampling method's rationale and its implications for the study's validity and reliability is required.

The transition from thematic analysis to structural equation modeling is a critical part of the study that requires more detailed exploration. Discuss the assumptions, model fit indices, and their interpretations in greater depth to strengthen the study's methodological rigor.

While the findings contribute to understanding digital transformation in insurance, a critical evaluation comparing these findings with existing digital transformation frameworks is needed. Highlighting similarities, differences, and potential improvements could offer more actionable insights.

The conclusion should extend beyond summarizing findings to discuss the broader implications for policy, practice, and future research, particularly in terms of digital ethics, the role of emerging technologies, and cross-industry applications of the model.

An in-depth discussion of the study's limitations, including methodological constraints, potential biases, and challenges encountered during the research process, would provide a more balanced view of the work.

A thorough revision for language clarity, grammar, and consistency in formatting figures, tables, and references will enhance the manuscript's overall quality and readability.

Given the dynamic nature of digital transformation, updating the literature review with the latest research and including studies that offer contrasting views or emerging trends would enrich the manuscript's context and relevance.

Authors revised the manuscript and uploaded the new document.

## 2. Revised

Editor's decision after revisions: Accepted.

Editor in Chief's decision: Accepted.